

**MICHAEL FAKHOURY, P.C.**

Michael Fakhoury, Esq.

725 Route 9  
Fishkill, New York 12524  
Ph: 845-896-5200  
Fax: 845-896-4016

FakhouryLaw.com  
HudsonValleyLegal@gmail.com

November 3, 2020

**Via ECF**

Chambers, Hon. Cecelia G. Morris  
United States Bankruptcy Court  
Southern District of New York  
355 Main Street  
Poughkeepsie, NY 12601

**Re: Felysha L. Koran  
Chapter 13 Case No. 19-36970(CGM)**

Dear Judge Morris:

Please allow this letter to serve as a Loss Mitigation Status Update. The Lender in this case is Caliber Home Loans, Inc., represented by Cohn& Roth, LLC.

On January 17, 2020, our office received the Creditor's Loss Mitigation Affidavit and forwarded same to our client. On February 27, 2020, our office forwarded the documentation requested via e-mail and filed the Debtor Loss Mitigation Affidavit.

On March 9, 2020, our office received an e-mail from lender's attorney requesting further documentation. On April 16, 2020, our office forwarded the requested documentation via e-mail.

On April 29, 2020, our office received an e-mail from lender's attorney requesting additional documentation. On May 13, 2020, our office e-mailed the additional documents to lender's attorney via e-mail.

On June 9, 2020, our office received an e-mail from lender's attorney requesting further household contributor documentation and provide another hardship letter or application form and expense sheet as they had expired. On July 29, 2020, the requested documents were emailed to lender's attorney and on September 8, 2020, affidavits were emailed in regards to contributors in the household not having any signed lease agreements. On September 15, 2020, paystubs from the contributors were emailed to lender's attorney. On October 16, 2020 lender's attorney requested additional documents such as proof of relation to the deceased and ID docs for successor in interest, etc. The debtor is currently obtaining copies of the requested documents and will be provided to lender's attorney prior to the status conference.

**MICHAEL FAKHOURY, P.C.**

Michael Fakhoury, Esq.

725 Route 9  
Fishkill, New York 12524  
Ph: 845-896-5200  
Fax: 845-896-4016

FakhouryLaw.com  
HudsonValleyLegal@gmail.com

Page 2 – Koran

November 3, 2020

Thank you for your attention to this matter.

Very truly yours,

/s/ Michael A. Fakhoury  
Michael A. Fakhoury, Esq.

MAF/erw